

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michele Rene Kolb  
Debtor

Case No. 15-03426-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Nov 14, 2022

User: AutoDocket  
Form ID: 3180W

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Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2022:**

Recip ID	Recipient Name and Address
db	Michele Rene Kolb, 154 Spruce Court, Annville, PA 17003-9314
4681366	+ American Dental, 1135 E. Chocolate Avenue, Suite 101, Hershey, PA 17033-1201
4681367	+ American Dental Care, 4811 Jonestown Road, Suite 129, Harrisburg, PA 17109-1751
4681369	+ Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, Camp Hill, PA 17011-6943
4681370	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
4681373	+ Commonwealth of Pennsylvania, Bureau of Labor and Industry, Office of Unemp Comp Tax Services OUCTS, PO Box 60848, Harrisburg, PA 17106-0848
4700600	+ Ditech Financial LLC, 7340 S. Kyrene Road, Recovery Dept. T-120, Tempe, AZ 85283-4573
4681377	+ Ingram and Daugherty, 710 S. 12th Street, Lebanon, PA 17042-6901
4681381	+ KPHOA, P.O. Box 160, Jonestown, PA 17038-0160
4681380	+ Keystone Collections Group, P.O. Box 519, Irwin, PA 15642-0519
4705803	++ MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976 address filed with court., Met Ed, 331 Newman Spring Rd, Bldg 3, Red Bank, NJ 07701
4681383	Met Ed, P.O. Box 3687, Akron, OH 44309-3687
4681384	+ National Recovery, 2491 Paxton Street, Harrisburg, PA 17111-1036
4681385	+ Nationstar Mortgage, LLC, c/o Phelan Hallinan LLP, 1617 JFK Boulevard Suite 1400, Philadelphia, PA 19103-1814
4681386	+ North Lebanon County Authority, P.O. Box 434, Jonestown, PA 17038-0434
4725706	+ Office of UC Benefits Policy, Department of Labor and Industry, Office of Chief Counsel, Unemployment Compensation Division, 651 Boas Street, 10th Floor Harrisburg, PA 17121-0751
4681391	+ RMS, 77 Hartland Street, East Hartford, CT 06108-3253
4819871	Rushmore Loan Management Services LLC, P.O.Box 514707, Los Angeles, CA 90051-4707
4819872	Rushmore Loan Management Services LLC, P.O.Box 514707, Los Angeles, CA 90051-4707, Rushmore Loan Management Services LLC, P.O.Box 514707 Los Angeles, CA 90051-4707
4681394	#+ Welsh Mountain Health Centers, 584 Springville Road, New Holland, PA 17557-9564

TOTAL: 20

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkdepartment@rtresolutions.com	Nov 14 2022 19:10:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, TX 75247-4029
cr	+ EDI: AISACG.COM	Nov 15 2022 00:13:00	Wollemi Acquisitions, LLC by AIS Portfolio Service, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4711845	EDI: AIS.COM	Nov 15 2022 00:13:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
4681368	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Nov 14 2022 19:10:00	Berks Credit & Collections, 900 Corporate Drive, Reading, PA 19605-3340
4706525	+ Email/PDF: resurgentbknofications@resurgent.com		

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		Nov 14 2022 19:19:31	CACH, LLC, 4340 S Monaco Street, 2nd Floor, Denver, CO 80237-3485
4681372	EDI: COMCASTCBLCENT	Nov 15 2022 00:13:00	Comcast, P.O. Box 3005, Southeastern, PA 19398-3005
4681374	+ EDI: CONVERGENT.COM	Nov 15 2022 00:13:00	Convergent Outsourcing, 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
4681371	EDI: DIRECTV.COM	Nov 15 2022 00:13:00	CBE, Direct TV, P.O. Box 78626, Phoenix, AZ 85062-8626
4681375	EDI: DIRECTV.COM	Nov 15 2022 00:13:00	Directv, P.O. Box 11732, Newark, NJ 07101-4732
4681379	EDI: IRS.COM	Nov 15 2022 00:13:00	IRS, Department of Treasury, Andover, MD 01810-9041
4681382	+ Email/Text: bknotices@mbandw.com	Nov 14 2022 19:10:00	McCarthy, Burgess, and Wolff, 26000 Cannon Road, Cleveland, OH 44146-1807
4713888	Email/Text: nsm_bk_notices@mrcooper.com	Nov 14 2022 19:10:00	Nationstar Mortgage, LLC, P.O. Box 619096, Dallas, TX 75261-9741
4731217	+ EDI: AISACG.COM	Nov 15 2022 00:13:00	NCEP, LLC, c/o Ascension Capital Group, PO Box 165028, Irving, TX 75016-5028
4681389	EDI: PRA.COM	Nov 15 2022 00:13:00	Portfolio Recovery Associates, 120 Corporate Boulevard, Norfolk, VA 23502
4681388	EDI: PRA.COM	Nov 15 2022 00:13:00	Portfolio Recovery Associates, HSBC/BestBuy, 120 Corporate Boulevard, Norfolk, VA 23502
4734518	EDI: PRA.COM	Nov 15 2022 00:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4681387	EDI: PENNDEPTREV	Nov 15 2022 00:13:00	Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division, Harrisburg, PA 17128-0946
4681387	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 14 2022 19:10:00	Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division, Harrisburg, PA 17128-0946
4751535	Email/Text: bkdepartment@rtresolutions.com	Nov 14 2022 19:10:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite 150, Dallas, Texas 75247-4029
4685494	EDI: RECOVERYCORP.COM	Nov 15 2022 00:13:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4692854	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 14 2022 19:10:00	SANTANDER CONSUMER USA INC., P.O. BOX 560284, DALLAS, TX 75356-0284
4681392	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 14 2022 19:10:00	Santander, 5201 Rufe Snow Drive, North Richland Hills, TX 76180-6036
4681393	+ EDI: VERIZONCOMB.COM	Nov 15 2022 00:13:00	Verizon, P.O. Box 5029, Wallingford, CT 06492-7529
4845075	+ EDI: AISACG.COM	Nov 15 2022 00:13:00	Wollemi Acquisitions, LLC, by AIS Data Services, LP as agent, P.O. Box 4138, Houston TX 77210-4138
4713670	+ EDI: AISACG.COM	Nov 15 2022 00:13:00	Wollemi Acquisitions, LLC by AIS Data Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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cr		Wollemi Acquisitions, LLC by AIS Data Services, LP
cr	*+	NCEP, LLC, c/o Ascension Capital Group, PO Box 165028, Irving, TX 75016-5028
4681378	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
4713663	*P++	MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976, address filed with court:, Met Ed, 331 Newman Springs Rd, Bldg 3, Red Bank, NJ 07701
4951234	*	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite 150, Dallas, Texas 75247-4029
4751536	*	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite 150, Dallas, Texas 75247-4029
4950586	*	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite 150, Dallas, Texas 75247-4029
4950587	*	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite 150, Dallas, Texas 75247-4029
4713671	*+	Wollemi Acquisitions, LLC by AIS Data Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4681376	##+	Green Tree Servicing, 345 Saint Peter Street, Saint Paul, MN 55102-1641
4681390	##+	Powell, Rogers, Speaks, P.O. Box 930, Halifax, PA 17032-0930

TOTAL: 1 Undeliverable, 8 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2022 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT bkgroup@kmlawgroup.com
Joseph P Schalk	on behalf of Creditor NATIONSTAR MORTGAGE LLC joseph.schalk@usdoj.gov, ustpregion03.ha.ecf@usdoj.gov
Joshua I Goldman	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
Joshua I Goldman	on behalf of Creditor NATIONSTAR MORTGAGE LLC josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
Peter J Ashcroft	on behalf of Creditor Ditech Financial LLC pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Recovery Management Systems Corporation	claims@recoverycorp.com
Thomas I Puleo	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
Tracy Lynn Updike	on behalf of Debtor 1 Michele Rene Kolb tlupdike@mette.com rkvansteenacker@mette.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

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**Information to identify the case:**

Debtor 1

**Michele Rene Kolb**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0203

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:15-bk-03426-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michele Rene Kolb

11/14/22**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**